**How to Prevent Catalytic Converter Theft**

Source: Consumer Reports, April 2022

Catalytic converter theft is on the rise and to a shocking degree. Theft of this pricey part rose 325% nationwide between 2019 and 2020, according to the National Insurance Crime Bureau (NICB).

The catalytic converter is an exhaust system part that’s necessary for your car to pass safety and emissions inspections in many states. Some vehicles have more than one, and the NICB says replacing stolen converters can cost as much as $1,500 to $3,000. Trucks, which are higher off the ground, are at greater risk, simply because the converters are easier for thieves to access. Also at risk are  street-parked vehicles and trucks parked overnight in unattended lots.

Catalytic converters contain platinum, palladium, and rhodium—expensive precious metals that react with exhaust gasses, heat up a ceramic honeycomb element, and convert harmful combustion byproducts, such as nitrogen oxide and carbon monoxide, into less harmful gasses. Prices for the three metals have spiked over the past few years. According to Kitco, a website that tracks precious metals trends, the current price for an ounce of platinum is $1,000, while palladium costs more than $2,300, and rhodium—which is extremely rare—costs more than $20,000.

Assuming a thief can access the underside of a vehicle, converters are easy to remove with battery-operated power tools, or in some cases, simple hand tools. Scrapped converters can then be processed to remove the precious metals, which is what makes them so valuable to scrap metal dealers and thieves.

Some states—including Texas—have passed laws requiring scrap metal dealers to ask for vehicle titles or other documentation before they’ll buy used catalytic converters. Here’s how to protect your car:

**Install anti-theft devices:** Catalytic converter anti-theft devices are available from various manufacturers. These range from steel plates protecting the underside of the vehicle to cages made from steel cables that are meant to discourage thieves from stealing a converter by making removal more time-consuming, which in turn increases the thief’s exposure to getting caught.

Alarms—both full vehicle systems and special converter-specific ones—also can be effective deterrents. Talk with a trusted mechanic to see what they recommend for your vehicle. Anti-theft solutions can be pricey, but they often cost less than a new catalytic converter.

**Use secure parking:** Park overnight in a locked garage, or in a well-lit, enclosed lot if you can. If you’re parking in a driveway, consider installing motion sensor lights. If you’re parking on the street, try to pick a well-lit one with plenty of traffic.

**Report theft:** Even if you drive an older car and it doesn’t seem worth it, alert local law enforcement and your insurer if your catalytic converter does get stolen.

NICB says insurance policies can cover replacement of a stolen catalytic converter, but only if there’s a comprehensive policy in place. Comprehensive insurance covers events like theft and weather damage, but many people who have older, less valuable cars don’t carry it because the premium isn’t worth the potential payout if something goes awry.

Most people who are leasing or making payments on a car are required to carry comprehensive coverage, but whether or not someone files a claim on a stolen converter depends on the policy’s deductible and how much it costs to replace the part. For example, if you have a $1,500 deductible to keep your monthly premium low, you wouldn’t file a claim on a repair that cost $1,200.

The best option, though, is prevention. Even if your insurance covers replacement of a stolen catalytic converter, parts delays and repair shop backups are common right now, meaning you may have to wait a while for repairs.